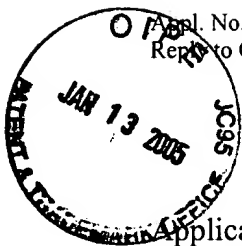


Appl. No. 09/980,258
Reply to Office Action of September 9, 2004



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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Michael Horn, et al.
Appl. No.: 09/980,258
Filed: November 29, 2001
Title: ELECTRONIC PAYMENT METHOD AND SYSTEM
Art Unit: 3621
Examiner: John M. Winter
Docket No.: 112740-301

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Sir:

In response to the Office Action dated September 9, 2004, Applicants herein amend the above-identified application and respond as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.